



*George R. Hodges*

George R. Hodges  
United States Bankruptcy Judge

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF NORTH CAROLINA  
ASHEVILLE DIVISION**

IN RE:

PHILLIP BALL  
FAY J. BALL,  
Debtors.

§  
§  
§  
§  
§

CASE NO.: 07-10712  
CHAPTER 11

**ORDER**

THIS CAUSE coming on to be heard before the undersigned United States Bankruptcy Court Judge presiding upon the Motion of Ford Motor Credit Company ("Ford Motor Credit") for Adequate Protection and Relief from the Automatic Stay and it appearing to the Court as follows:

1. That Ford Motor Credit is a duly scheduled secured creditor in this proceeding whose collateral consists of the male Debtor's 2007 Ford Expedition bearing Vehicle Identification Number 1FMFU16507LA76944.
2. That the balance of the indebtedness is approximately \$29,301.95 and said debt continues to accrue interest from the 4th day of January, 2008.
3. That as of the filing of the motion, the male Debtor was in arrears \$1,080.90.
4. That an Order should be entered granting Relief from Stay to Ford Motor Credit for good cause shown, including lack of adequate protection and the fact that a non-filing Co-debtor is responsible for this debt and possesses the collateral.

NOW, THEREFORE, IT IS ORDERED, ADJUDGED AND DECREED as follows:

1. That the Automatic Stay in this cause shall be immediately lifted, as to Ford Motor Credit, in order that it may pursue its non-bankruptcy law remedies against the male Debtor's 2007 Ford Expedition bearing Vehicle Identification Number 1FMFU16507LA76944.
2. That Ford Motor Credit shall be allowed a reasonable period of time, following disposition of the collateral, to file a Proof of Claim for any deficiency balance remaining due after application of the sale proceeds, if any, to the indebtedness owed Ford Motor Credit by the above male Debtor.

This Order has been signed electronically.  
The Judge's signature and court's seal  
appear at the top of the Order.

United States Bankruptcy Court